

V. GOALS AND POLICIES

This section of the Housing Element contains goals and policies the City will implement to address a number of important housing-related issues.

The primary goal of the City is to ensure that decent, safe housing is available at an affordable cost. The priority remains the provision of housing for families, particularly large families, of all income levels. Table 37 is a summary listing of the objectives by Goals, Policies, and Programs:

**TABLE 1: HOUSING OBJECTIVES BY GOALS, POLICIES, AND PROGRAMS
SUMMARY**

Policies and Programs	Five Year Objective
Goal 1 - Conserve Existing Affordable Housing Opportunities	
1.1 Preservation of Assisted Housing At-Risk of Converting to Market Rate	41 low-income units
1.2 Condominium Conversions	Monitor
1.3 Single Family and Mobilehome Rehabilitation	<ul style="list-style-type: none"> • 250 CHIP loans/grants to very low- and low-income homeowners and mobilehome owners. • Minor repair and clean up of 500 homes and mobile homes.
1.4 Rehabilitate Deteriorating and Substandard Rental Housing	120 very low- and low-income rental units
1.5 Preservation of Mobilehome Park Living	Case by Case
Goal 2 - Maintain and Enhance the Quality of Residential Neighborhoods in Chula Vista	
2.1 Reinvest in the City's Well-established Neighborhoods.	<ul style="list-style-type: none"> • Target two residential neighborhoods for a clean up/fix up campaign as well as a program to promote community pride. • Repair/rehabilitate 25 homes through Christmas in October.
Goal 3 - Ensure That an Adequate and Diverse Housing Supply Is Available to Meet the City's Existing and Future Needs.	
3.1 Affordable Housing Program	New construction of 590 units for low-income households, of which 130 will be for sale units as also referenced under Program 4.1, and 470 units for moderate-income
3.2 Protection of Coastal Housing	Case by Case
3.3 Provide Incentives for Low Income Housing Construction	<ul style="list-style-type: none"> • Adoption of a density bonus ordinance. • Evaluate on a case by case basis acquisition of property and land write downs. • Pursue affordable housing funding sources. • 10 low income density bonus units

Policies and Programs	Five Year Objective
3.4 Pursue Housing Opportunities for Lower-Income Households	<ul style="list-style-type: none"> • Assist 350 low-income persons through a shared housing program. • Work with the County Housing Authority to compete for rental assistance programs. • Work with social services' providers to identify lower-income elderly residents and provide housing assistance. • Adopt a second dwelling unit ordinance.
Goal 4 - Increase Home Ownership Opportunities for Low- and Moderate-Income Households	
4.1 Encourage the Construction of a Variety of Housing Types	Case by Case
4.2 Help Low Income Households Purchase A Home	<ul style="list-style-type: none"> • Assist 130 first-time homebuyers. • Provide 25 Mortgage Credit Certificates to low- and moderate-income households.
Goal 5 - Enable Homeless Individuals and Families to Find Permanent Housing	
5.1 Participate in Regional Efforts to Address Homeless Needs	Continue to participate in regional efforts to address needs of the homeless, including the Regional Task Force for the Homeless, local FEMA Board, Regional Continuum of Care Council, and County of San Diego Hotel/Motel Voucher Program.
5.2 Facilitate Local Facilities that Respond to Homeless Needs	<ul style="list-style-type: none"> • Provide technical assistance and consider financial assistance to organizations seeking to provide or expand facilities and services within Chula Vista. • 10 transitional housing units
Goal 6 - Encourage Energy and Waste Conservation as an Integral Part of Homes	
6.1 Institute Conservation as Part of New Construction	On-going
6.2 Promote Conservation in Existing Homes	Change CHIP Guidelines
Goal 7 - Promote Equal Opportunity for All Residents to Reside in Housing of Their Choice	
7.1 Fair Housing Practices	Fair housing assistance to 150 persons
Goal 8 - Reduction and/or Removal to the Greatest Extent Possible of Identified Constraints to the Development, Maintenance, and Improvement of Housing.	
8.1 Streamline Development Processing	Monitor development processing for streamlining opportunities.

HOUSING GOALS, OBJECTIVES, POLICIES, AND PROGRAMS

Goal 1 - Conserve Existing Affordable Housing Opportunities

1.1 Preservation of Assisted Housing at Risk of Converting to Market Rate

Five Year Objective: 41 units of at-risk low-income housing

Funding Source: Community Development Block Grant (CDBG), HOME, Redevelopment Low/Moderate-Housing Funds, and private sector programs

Target Years: 2000

1.1.1 Preservation of Conversion Of Density Bonus Units

The Community Development department shall work with the property owner of the Meadows and Eucalyptus Parkview projects to ensure the continued affordability of the 32 and nine low-income units respectively. As identified previously in the Needs Assessment-At Risk Units, the affordability restrictions for the Meadows are scheduled to expire in the year 2000. This is the only project in Chula Vista at risk of converting to market-rate housing during 1999-2004.

1.1.2 Tenant Education of Rights and Conversion Procedures

The California Legislature passed AB 1701 in 1998, requiring property owners give a nine-month notice of their intent to opt out of low-income housing use restrictions. The Community Development department shall work with tenants of at-risk units regarding tenant rights, conversion procedures, and Section 8 availability/priority.

1.2 Condominium Conversions

Five Year Objective: On-going Monitoring/Regulation

Funding Source: CDBG, HOME, Redevelopment Low/Moderate-Housing Funds, and private sector programs.

Target Years: 1999-2004

1.2.1 Regulation of Condominium or Stock Cooperative Conversions

The Planning and Building department shall continue to regulate residential condominium and stock cooperative conversions as specified in the Chula Vista Municipal Code, Title 15, Chapter 15.56 in order to protect existing tenants and promote the orderly growth and amenity of Chula Vista.

1.3 Single-family and Mobilehome Rehabilitation, with Priority for Those Homeowners of Very Low- Income, Special Needs and/or Senior Households.

Five Year Objective: 250 CHIP loans/grants to low-income homeowners and mobilehome owners. Minor repair and clean-up of 500 homes and mobilehomes.

Funding Source: CDBG, HOME, Redevelopment Low/Moderate-Housing Funds, and private sector programs.

Target Years: 1999-2004

1.3.1 Rehabilitation Assistance

The Community Development department shall provide rehabilitation assistance, through loans and grants, to lower-income owner occupants to preserve and rehabilitate deteriorating homes. Assistance will be targeted to homeowners residing in blighted areas of the City and priority will be given to those single-family and mobilehome owners of very low-income, special needs and/or senior households. The Community Housing Improvement Program (CHIP) provides favorable loans to low-income owners and also provides grants for minor repairs.

1.3.2 Caring Neighbors Program

This voluntary program, is utilized occasionally by Code Enforcement to perform minor rehabilitation work for elderly and disabled homeowners. This program will depend primarily on the availability of funding from CDBG funds, which is a competitive grant provided on an annual basis.

1.3.3 Home Modification and Repair - For Senior Citizens

The Community Development department shall encourage elderly persons to seek home modification and repair programs that will allow elderly persons to remain in their home and help to prevent injuries. Weatherization Programs are available through the local Welfare or Energy Department (Low Income Home Energy Assistance Program and the Weatherization Assistance Program).

1.3.4 Reverse Mortgage Program

A Reverse Annuity Mortgage Program, available through private lending institutions, can help elderly homeowners gain access to their home equity. Under this program, the Federal government guarantees the loans to senior citizen homeowners which allows them to draw down a monthly stipend.

1.4 Rehabilitate Deteriorating and Substandard Rental Housing

Five Year Objective: 25 very low-income and 95 low-income rental units

Funding Source: CDBG, HOME, Redevelopment Low/Moderate-Housing Funds, and private sector programs.

Target Years: 1999-2004

1.4.1 Rental Housing Acquisition and Rehabilitation

The Community Development department shall make local funds available for both non-profit and for-profit developers to acquire rental housing that is substandard, deteriorating, or in danger of being demolished. A minimum of twenty percent of the units, once rehabilitated, will be set-aside for very low- and low-income households at affordable rents¹ for a minimum of 55 years, unless otherwise dictated by a State or Federal Law.

1.4.2 Housing Inspection

The Planning and Building department shall continue to employ Code Enforcement staff to systematically inspect rental housing complexes of three or more units and report violations of current Health and Safety Codes. Where necessary work is fairly extensive, referrals to the City's Community Development Housing Division are made.

1.5 Preservation of Mobilehome Park Living

Five Year Objective: Case by case

Funding Source: CDBG, HOME, Redevelopment Low/Moderate-Housing Funds, and private sector programs.

Target Years: 1999-2004

¹In such instances that affordable rents are not defined by the applicable laws or regulations, affordable rents (including a utility allowance) for low income households shall not exceed the lesser of 1) 30 percent of 60 percent of the Area Median Income as published from time to time by the U.S. Department of Housing and Urban Development (HUD), adjusted for household size; or 2) 10 percent below market rents for comparable units within the project or surrounding properties. For very low income households, affordable rents (including a utility allowance) shall not exceed 30 percent of 50 percent of the Area Median Income as published from time to time by the U.S. Department of HUD, adjusted for household size; or 2) 10 percent below market rents for comparable units within the project or surrounding properties

1.5.1 Community Housing Improvement Program

The Community Development department shall continue to provide grants and/or loans to low-income mobilehome owners for the rehabilitation of their mobilehome through the Community Housing Improvement Program (CHIP).

1.5.2 Mobilehome Space Rent Review Ordinance

The Community Development department shall monitor and enforce the City's Mobilehome Space Rent Review Ordinance to protect the rights of mobilehome residents in preserving this affordable housing alternative.

1.5.3 Mobilehome Park Conversion Ordinance

The Community Development department shall monitor and enforce the City's Mobilehome/Trailer Park Conversion Ordinance to protect the rights of mobilehome residents.

1.5.4 Resident Ownership of Mobilehome Parks

The Community Development department shall assist mobilehome park residents to purchase their parks and convert to resident ownership by assisting with the application for other funding sources such as the State Mobilehome Assistance Program. Financial assistance provided by the City, Agency, State, or other funding sources may be limited to income eligible residents and require affordable housing costs.

Goal 2 - Maintain and Enhance the Quality of Residential Neighborhoods in Chula Vista

2.1 Reinvest in the City's Well-established Neighborhoods

Five Year Objective: Identify and target two residential neighborhoods for a clean-up/fix-up campaign and initiate a program to promote community pride. Repair/rehabilitate 25 homes through Christmas in October.

Funding Source: CDBG, HOME, Redevelopment Low/Moderate-Housing Funds, and private sector programs.

Target Years: 1999-2004

2.1.1 Neighborhood Revitalization Programs

The Community Development department shall continue to implement a pro-active program of neighborhood inspections to improve conditions and appearance primarily through the "Neighborhood Revitalization Program" (NRP). This on-going program targets specific low- and moderate-income neighborhoods exhibiting high volumes of citizen complaints.

The programs also prioritize needs for housing and infrastructure such as paving, curbs, gutters, sidewalks, and drainage facilities, and to develop a schedule to coordinate provision of improvements with available resources and the City's Capital Improvement Program (CIP) schedule, and the Community Housing Improvement Program (CHIP).

The Community Development Housing Division will cooperate and assist locally based citizen groups to develop a program to improve conditions and appearance primarily through clean-up/fix-up campaigns and initiate a program to promote community pride for targeted neighborhoods.

2.1.2 Monitoring of Neighborhood Conditions

The Planning and Building department shall continue to monitor neighborhood conditions for adherence to minimum standards of habitability, and appearance that lead to neighborhood deterioration by responding to service requests from concerned citizens.

Goal 3 - Ensure that an Adequate and Diverse Housing Supply is Available to Meet the City's Existing and Future Needs.

3.1 Affordable Housing Program - A continuing program established in 1981.

Five Year Objective: New construction of 590 units for lower-income households, of which 130 will be for sale units as also referenced under Program 4.1, and 470 units for moderate-income households.

Funding Source: CDBG, HOME, Redevelopment Low/Moderate-Housing Funds, and private sector programs.

Target Years: 1999-2004

3.1.1 Balanced Communities

The Community Development department shall continue to achieve a balanced residential community through integration of low-income housing throughout the City, and the adequate dispersal of such housing to preclude establishment of specific low-income enclaves. Assure that programs create housing for large families and accommodate the needs of seniors and disabled persons.

3.1.2 Affordable Housing Requirement - Administered by Community Development

A minimum of ten percent of each residential development of 50 or more units must be restricted for occupancy by and affordable to low- and moderate-income households, with at least one half of those units (five percent of project total units) for low-income households.

In order to guarantee provision of these units, the City requires the developer to formulate, review with staff, and have adopted a specific program and agreement for the project delineating how and when the required affordable units will be provided, including but not limited to location of the affordable units, intended subsidies, income/rent restrictions, tenure of affordability, schedule for production of the affordable units, and methods to verify compliance. Formulation of project-level programs and agreements is handled in a tiered fashion, starting at the General Development Plan (GDP) stage, or similar level of review, and progressing in specificity and detail through the planning process. A final agreement is required prior to recordation of the final map or final project approval where land subdivision is not applicable.

This requirement shall further be administered in accordance with the following:

- A) A "residential development" shall be considered as the entire residential development proposal as set forth in the development application, whether or not the subdivision of land is involved, or the units are part of a mixed-use project. In the case of master planned communities, the "residential development" shall be that development encompassed by the Specific Plan, Precise Plan, or General Development Plan/Sectional Planning Area Plan(s).
- B) The location of affordable housing developments for lower-income households shall take into consideration proximity to existing or proposed mass transportation routes, and the availability of community services and facilities such as shopping, medical, child care, recreation areas, and schools.
- C) Developers shall ensure the timely development of affordable housing for lower-income households. Affordable housing opportunities should be provided in the earliest development phase possible taking into consideration the availability of facilities, growth management standards, the general development plan, financing, and merchant builder involvement.
- D) A master planned community should satisfy its lower-income affordable housing obligation through the construction of affordable housing units within the master planned community itself. Should the City determine that the unique conditions of a development provides an unreasonable hardship for the new construction of units within the project, the City, at the sole discretion of the City Council, may consider methods other than actual developer-built in-project unit production as a means to achieving affordable housing opportunity. These alternative methods will be considered only when the City, at its discretion, has determined that such

alternatives support specific Housing Element policies and goals, assists the City in complying with the California Government Code as it relates to the planning for and provision of affordable housing and will not be significantly detrimental to achieving balanced residential communities, and will provide at a minimum the equivalent number of required affordable units and comparable rent and occupancy restrictions. Such determination shall be based on findings that the, new construction of units within the project would present an unreasonable hardship in light of such factors as, but not limited to, project size, site constraints, market competition, difficulty in integrating due to significant price and product disparity, developer capability, and financial subsidies available. Also to be considered are whether the alternative options offer preferred product type, affordability in excess of the requirements of the City's Affordable Housing Program, does not result in an undue concentration of housing for lower income households, location advantages such as proximity to jobs, schools, transportation and services, diminished impact on other existing developments, and capacity of development entity to deliver the project.

Consideration of alternative methods shall be made according to the following order of priority:

- 1) Land Set-Asides: Where unit construction by the developer presents an unreasonable hardship, the City may consider the donation of a building site and if necessary a financial contribution adequate to provide, at a minimum, the required units as satisfying the developer's affordable housing obligation if it is determined that such contribution will be effectual in furthering the goals and policies of the Housing Element, is advantageous to the City in creating and preserving affordable housing to comply with the California Government Code as it relates to the planning for and provision of affordable housing, will not result in an undue concentration of affordable units for lower income households, and will not be significantly detrimental to the achieving a balance of housing opportunities for all economic groups provided within the residential development (required findings). The land and financial contribution, if necessary, must have a value no less than the net cost of providing the affordable units on-site and both sufficient in acreage and allowable density so as to make production of the required units feasible. Where the required affordable units are located within a master plan area, the first priority for the location of the site is within the same Sectional Planning Area, followed by other Sectional Planning Areas of the same General Development Plan.

If the developer can feasibly provide a land set-aside, the City will not approve any other alternative method of compliance with the Affordable Housing Program.

- 2) Off-site Location: Where provision of land within the project has been duly proven to present an unreasonable hardship, the City may consider developer construction, either individually or in partnership, of an affordable housing project at an off-site location if it is determined that such off-site project will meet those same findings listed above under land set-asides. The off-site project shall satisfy, at a minimum, the original requirements placed on the developer and provides a value no less than the net cost of providing the affordable units on-site. Alternatives to providing affordable housing within the project may include, but are not limited to, acquisition and rehabilitation of affordable units, conversion of existing market units to affordable units, construction of second dwelling units, construction of special needs housing projects or programs (shelters, transitional housing, etc.). Where the required affordable units are located within a master plan area, the first priority for the location of alternative affordable housing opportunities is within the same Sectional Planning Area, followed by other Sectional Planning Areas of the same General Development Plan.

If the developer can feasibly build or provide the affordable units at an off-site location, the City will not approve any other alternative method of compliance with the Affordable Housing Program.

- 3) In-Lieu Contributions: Where construction, the provision of land, and off-site projects have been duly proven to present an unreasonable hardship, then the City, at the sole discretion of the City Council, may consider the acceptance of in-lieu contributions to be placed in a trust fund and used to provide assistance to other identified affordable housing production or contributions to a special needs housing project or program. The level of contribution shall be evaluated to ensure its adequacy in relation to achieving assistance opportunities commensurate to the level of the original project requirement.

The City shall formulate and adopt, by March 2000, Implementation Guidelines for the Affordable Housing Program to maximize the production of affordable housing, ensure an adequately balanced community, and facilitate the evaluation of financial assistance. These guidelines will outline overall Program requirements including, but not limited to, location of the affordable units, intended subsidies, income/rent restrictions, tenure of affordability, schedule for production of the affordable units, and methods to verify compliance. The guidelines will also establish allowable development incentives and criteria for their application, and define conditions under which alternative methods of compliance with the Program may be considered.

- E) Unit mix by bedroom count shall reflect the appropriate community need and shall be comparable to the unit mix by bedroom count of the market rate units in the residential development, but should provide a minimum of 20 percent of the units with three or more bedrooms to meet the needs of large families.

3.2 Protection of Coastal Housing

Five Year Objective: Case by case

Funding Source: CDBG, HOME, Redevelopment Low/Moderate- Housing Funds, and private sector programs.

Target Years: 1999-2004

3.2.1 Coastal Development Monitoring

The Community Development department shall comply with State Law and local ordinances regarding the monitoring and reporting of affordable housing units and the new construction of replacement affordable housing within the Coastal Zone.

3.2.2 Replacement Housing

Where conversion or demolition of housing units in the Coastal Zone occupied by low- or moderate-income households is proposed, such activity will be undertaken by the Community Development department in accordance with State Law and the City's adopted Coastal Plan.

3.3 Provide Incentives for Low Income Housing Construction

Five Year Objective: Adoption of a density bonus ordinance. Construction of 10 low-income density bonus units. Evaluate waiving or modifying certain development standards. Evaluate on a case by case basis acquisition of property and land write downs.

Funding Source: CDBG, HOME, Redevelopment Low/Moderate-Housing Funds, and private sector programs.

Target Years: 1999-2004

3.3.1 Density Bonus

By March 2000, the City, with direction from the Planning and Building department, shall adopt a density bonus ordinance consistent with State Law requirements. The density bonus ordinance is an appropriate incentive to produce lower-income affordable units and the City will encourage its use where appropriate.

3.3.2 Development Standards

The Community Development department, with direction from the Planning and Building department, will evaluate on a case by case basis as requested by developers the possibility of waiving or modifying of certain development standards, such as, but not limited to, parking standards, or the revision of certain Municipal Code provisions to encourage the development of low- and moderate-income housing. The City may provide a reduction in site development standards or a modification of zoning code or architectural design requirements, for those eligible affordable housing projects requesting such reductions or modifications consistent with Government Code Section 65925 (h). These recommendations will be reviewed based upon a goal to reduce costs associated with overly strict or outdated standards. Although standards may be modified, the City will ensure that the projects will retain aesthetic and design criteria acceptable to the City.

3.3.3 Land Assemblage and Write Downs

The City can utilize CDBG, HOME, and Redevelopment monies to write down the cost of land for the development of low- and moderate-income housing by private developers. As part of the land write down program, the Community Development department may also assist in acquiring and assembling property and subsidizing on-site and off-site improvements.

3.3.4 Pursue Affordable Housing Funding Sources

The Community Development department shall examine ways to directly secure and/or leverage Federal or State funding, or encourage other agencies to do the same. The intent is to actively monitor the funds available through different and evolving housing programs to facilitate participation of eligible for-profit or non-profit corporations.

3.4 Pursue Housing Opportunities for Lower Income Households, with Attention to Those Who Have Special Needs

Five Year Objective: Assist 350 very low- and low-income persons through the Shared Housing Program. Work with the County Housing Authority to compete for rental assistance programs. Work with social service providers to identify lower- income elderly or disabled residents and provide housing assistance. Adopt a second dwelling unit ordinance. Construction of 100 housing units within a mixed-use development.

Funding Source: CDBG, HOME, Redevelopment Low/Moderate-Housing Funds, and private sector programs.

Target Years: 1999-2004

3.4.1 Section 8 Rental Assistance

The Section 8 Rental Assistance Program extends rental subsidies to very low-income (50 percent of AMI) households who spend more than 30 percent of their income on rent, including mobilehome park space rents. Chula Vista contracts with the San Diego County Housing Authority to administer the Section 8 Rental Assistance Certificate/Voucher Program. The Community Development department shall continue to participate in the San Diego County Housing Authority Section 8 Rental Assistance Certificate/Voucher Program. At a minimum, the City will strive to maintain the current level of assistance to very low-income households.

3.4.2 Shared Housing

The Community Development department will consider continuing to fund a Shared Housing program operated by social service agencies based in the South Bay which facilitate matches between households with extra room and individuals seeking low-cost housing. Most matches involve senior citizens or disabled citizens.

3.4.3 Second Dwelling Units

Second dwelling units provide additional low-cost housing opportunities to residents, particularly for seniors and students. By March 2000, the City, with direction from the Planning and Building department, shall adopt an ordinance which permits second dwelling units under certain conditions.

3.4.4 Special Needs of the Elderly, Disabled, and Single-Parent Households

The Community Development department shall encourage the development of housing suitable for the elderly and disabled persons as well as single-parent households to be in close proximity to public transportation and community services. This includes easy accessibility to special services such as day care, elder care, medical services, or recreation.

3.4.5 Mixed Use Developments

The Planning and Building Department shall review existing zoning and land use policies to remove impediments, if appropriate, and encourage mixed-use developments.

3.4.6 City/Agency Assisted Developments

The Community Development Department will continue to work with private for-profit and particularly non-profit residential developers to use local funds from CDBG, HOME Program, Redevelopment Low/Moderate Income Housing Set-aside funds and other City originated funds and leverage them against State, Federal and private low interest funds to create housing opportunities for extremely low, very low and low income households.

3.4.7 Article XXXIV

On April 11, 1978 under Proposition C, the voters of Chula Vista authorized the development, construction, or acquisition of 400 units of “low rent housing” by the Agency. Of the 400 allowable credits, Chula Vista has utilized 293 units and has a balance of 107 units remaining. The Community Development Department will continue to assess the applicability of Article XXXIV of the California Constitution to certain housing developments where the City and/or Redevelopment Agency of the City are considering financial assistance or other incentives to assist in the development and construction of such housing. Should the City/Agency identify that Article XXXIV significantly impacts its ability to assist in the provision of affordable housing, the City would evaluate the possibility of initiating a referendum to obtain more authority for the development, construction, or acquisition of “low rent housing” by the City/Agency.

Goal 4 - Increase of Home Ownership Opportunities for Low- and Moderate-income Households

4.1 Encourage the Construction of a Variety of Housing Types

Five Year Objective: Assist 130 low-income first-time buyers in fulfillment of the City's Affordable Housing Program. Provide 25 Mortgage Credit Certificates to low- and moderate-income households.

Funding Source: CDBG, HOME, Redevelopment Low/Moderate-Housing Funds, and private sector programs.

Target Years: 1999-2004

4.1.1 Affordable Housing Program

The Community Development department shall continue to work closely with developers to encourage that a portion of the low/moderate-income housing required under the City's Affordable Housing Program is built for home-ownership.

4.2 Assist Low-Income Households Purchase A Home

4.2.1 First-Time Homebuyer Programs

Financial participation by the City, Redevelopment Agency, or Housing Authority in a first-time homebuyer program will target those families and individuals currently living and/or working in Chula Vista.

The Community Development department shall explore setting aside a portion of its Redevelopment Low/Moderate Housing Funds or HOME Fund to assist low- and moderate-income families to purchase a home. Funds may be used for closing costs, down payment, and/or below-market interest rate. The City would expect repayment of the loans through its equity share participation to allow the City not only to recoup the loan but also to build the fund for future program activity. If using Redevelopment Low/Moderate-Income Housing funds, assistance could be provided to potential homebuyers of Agency-assisted projects or for the purchase of homes within the Redevelopment area. A HOME-funded program would be available to provide assistance to low income homebuyers for the purchase of a home within Chula Vista.

4.2.2 Homebuyer Information

The Community Development department shall continue to make information available to the public on the home buying process and home mortgage lending including Federal, State and local programs.

4.2.3 Homeowner Education and Counseling

The Community Development department shall encourage developers, lenders, and social service organizations to provide educational programs and materials for homeowners and potential homeowners on home maintenance, improvement, and financial management. The purpose of the educational programs will be to help, especially first-time homeowners, prepare for the purchase of a home and to understand the importance of maintenance, equity and appreciation, and to budget properly to accomplish such and avoid losing their homes.

4.2.4 Mortgage Credit Certificate

The City is a participant in a coalition consisting of the County of San Diego and many other cities in providing Mortgage Credit Certificates (MCC) to qualified first-time homebuyers. The coalition has hired a consultant to administer and implement the program on its behalf and the City contributes to the administration costs of the program. First-time homebuyers are referred by the Community Development department to the consultant.

4.2.5 HUD Homes

The Community Development department shall assist non-profit organizations to acquire and rehabilitate homes offered for sale through the U.S. Department of HUD with the expectation that these homes will then be sold to low-income first-time homebuyers.

4.2.6 Single-Family Residential Mortgage Revenue Bonds

Single-Family Residential Mortgage Revenue Bonds can be issued by the City (through the Community Development department), County, or non-profit organizations to provide mortgage loans to encourage developers to provide for-sale housing which is affordable to first-time lower-income homebuyers whose incomes do not exceed maximum Federal limits. Buyers must also intend to live in their homes as their principal residence. Mortgage loans offered under the bond program generally have lower interest rates than conventional loans. Loans are available for attached and detached single-family residences.

4.2.7 Sweat-Equity

Sweat-equity projects reduce the production or rehabilitation costs of housing as the homeowners provide some or all of the labor required to construct/rehabilitate the homes. The Community Development department shall explore financial assistance for a low-income sweat-equity project.

Goal 5 - Enable Homeless Individuals and Families to Find Permanent Housing

5.1 Participate in Regional Efforts to Address Homeless Needs

Five Year Objective: Continue to participate in regional efforts to address needs of the homeless, including the Regional Task Force for the Homeless, local FEMA Board, Regional Continuum of Care Council, and County of San Diego Hotel/Motel Voucher Program. Construction of 10 transitional housing units.

Funding Source: CDBG, Redevelopment Low/Moderate-Housing Funds, FEMA, other federal programs, and private sector programs.

Target Years: 1999-2004

5.1.1 Support Existing Regional Services for the Homeless

Chula Vista encourages the coordinated efforts to address homeless issues in the area through a continuum of care model.

Two non-profit agencies in the South Bay Region (South Bay Community Services [SBCS] and MAAC Project) provide assistance to the homeless or near homeless population. Both SBCS and MAAC Project distribute shelter vouchers to needy families, which allows them to stay at designated local motels. Assistance is provided through the County of San Diego and FEMA. During the winter months, the Interfaith Shelter Network provides shelter for up to 12 people at local participating churches. SBCS also operates several transitional housing programs as described in Section 2 of this Housing Element. The Community Development department shall continue to encourage these efforts to provide case management services, emergency shelters, transitional housing, and will utilize CDBG funding, as appropriate, to aid in these efforts.

5.1.2 Participate in a Regional Approach to Address Homelessness

The Community Development department shall continue to participate in the Regional Continuum of Care Council for San Diego County and the County of San Diego's application for funding through the Federal Supportive Housing Program for the development of new housing facilities for the homeless and the

continuing funding of existing facilities. The City will continue its representation on the FEMA Board and the Regional Task Force on Homelessness.

5.2 Facilitate Local Facilities that Respond to Homeless Needs

Five Year Objective: Provide technical assistance and consider financial assistance to organizations seeking to provide or expand facilities and services within Chula Vista.

Funding Source: CDBG, Redevelopment Low/Moderate-Housing Funds, FEMA, other Federal programs, and private sector programs.

Target Years: 1999-2004

5.2.1 Evaluate and Identify Facilities and Services

The Community Development department shall evaluate support facilities and service needs of the homeless and the near homeless and identify appropriate agencies and resources.

5.2.2 Identify Non-profit Providers to Operate Emergency Shelter Programs

Non-profit providers are hesitant to undertake emergency shelter and transitional housing programs because of the difficulty in securing adequate operational funds. In addition to room and board, most shelter programs provide some type of case management and other social services. Providers rely heavily on private donations and volunteers to fill funding gaps. The Community Development department can directly assist shelter providers with CDBG or Redevelopment Housing funds, and encourage them to apply for available Federal and State Funding (McKinney, E.S.P. etc).

5.2.3 Facilitate Shelters and Transitional Housing Programs

The City will continue to make an effort to meet the needs of the homeless through the following:

The Community Development department shall continue to consider providing financial and technical assistance to any organization or consortium of organizations seeking to establish transitional housing or shelter programs to serve the homeless population. The City will take other steps, as necessary, to facilitate these programs (such as amending zoning regulations to allow temporary church-sponsored shelters).

The City's Zoning Ordinance currently allows for the development of homeless shelters or transitional housing subject to the approval of a Conditional Use Permit (CUP). Should the City receive an application or other request for siting

of such a facility, the City's Planning and Building Department will work to expeditiously process the request through the identification of suitable sites, along with a set of performance criteria under which the CUP will be granted.

Because site control is of paramount importance for securing State and Federal funding, the City will also consider providing assistance in the site selection and acquisition process. This may include loans, land dedications, or land cost write downs.

5.2.4 Group Homes for Six or Fewer Persons

Pursuant to State Law, a residential facility for six or fewer persons may not be treated differently than family dwellings of the same type in the same zone. A residential facility is defined as any family home, group care facility, or similar facility for 24-hour non-medical care. A residential facility also includes a foster family home, small family home, social rehabilitation facility, community treatment facility, and transitional shelter care facility. Therefore, small group homes for six or fewer persons can be located in any of the City's residential districts by right.

Goal 6 - Encourage Energy and Waste Conservation as an Integral Part of Homes

6.1 Institute Conservation as Part of New Construction

Five Year Objective: On-going

Funding Source: There will be no direct cost to the City for encouraging and promoting water and energy conservation and recycling.

Target Years: 1999-2004

6.1.1 Implement Federal and State Conservation Laws

The Planning and Building department shall require new developments to comply with applicable Federal, State, regional, and local policies and regulations regarding energy and water conservation and air quality improvement.

6.1.2 Resource Conservation - New Housing

The Planning and Building department shall encourage energy and water conservation in materials, construction techniques, and features including recycling storage areas, in new housing in conjunction with programs such as "Greenstar" and SDG&E's Comfort Wise Program.

6.1.3 Dual Piping

The Engineering department shall continue to require the installation of dual-piping systems in new subdivisions to accommodate the use of reclaimed water for landscaping and other applications as feasible.

6.1.4 Water and Air Quality

The Planning and Building department shall continue to require the submission of a “water conservation plan” and “air quality improvement plan” or other substantive equivalent document for large development projects at the Sectional Planning Area (SPA) Plan stage or similar level of review.

6.1.5 Title 24 Compliance Review

The Planning and Building department shall continue to perform residential Title 24 energy analysis as part of building plan check procedures.

6.2 Promote Conservation in Existing Homes

Five Year Objective: Change CHIP Guidelines

Funding Source: There will be no direct cost to the City for encouraging and promoting water and energy conservation and recycling.

Target Years: 1999-2004

6.2.1 Weatherization Programs

The Community Development department shall continue to encourage weatherization programs for low-income households.

6.2.2 Rehabilitation Funds for Conservation

Consider and promote energy conservation as an eligible activity for the City’s residential rehabilitation programs administered by the Community Development department.

Goal 7 - Promote Equal Opportunity for All Residents to Reside in Housing of Their Choice

7.1 Fair Housing Practices

Five Year Objective: Respond and provide fair housing assistance to 150 persons

Funding Source: CDBG

Target Years: 1999-2004

7.1.1 Affirmative Fair Marketing Plans

All developers of housing projects which contain more than 20 dwelling units are required to prepare an "Affirmative Fair Marketing Plan," which should be designed to attract prospective homebuyers and/or tenants within the proposed market area, regardless of gender, age, race, national origin, or religion.

7.1.2 Fair Housing Services

The Community Development department shall continue to provide fair housing services to Chula Vista residents and housing providers through the Fair Housing Council of San Diego.

7.1.3 Fair Housing Counseling and Education

The Community Development department shall continue to provide fair housing counseling services and other referral activities which are designed to further the fair housing requirements of Title VIII of the Civil Rights Act of 1968. The City currently contracts with a fair housing consultant to respond to any requests or complaints regarding fair housing practices within the City and to provide an educational program for both residents and housing providers.

7.1.4 Fair Housing Assessment

The Community Development department shall conduct an assessment of impediments to fair housing choice every five years in conjunction with the preparation of the Five-year Consolidated Plan for Housing and Community Development. This assessment will include an analysis of the actual level of discrimination in rental housing, for sale housing, and lending and a review of the Community Reinvestment activity of local lenders. Additionally, the City is required to prepare an annual performance report of all housing and community development activities, including fair housing activities for the year.

Goal 8 - Reduction and/or Removal to the Greatest Extent Possible of Identified Constraints to the Development, Maintenance, and Improvement of Housing.

8.1 Streamline Development Processing

Five Year Objective: To monitor development process for streamlining opportunities and adhere to the priorities for financial assistance.

Funding Source: CDBG, HOME, Redevelopment Low/Moderate-Housing Funds, and private sector programs.

Target Years: 1999-2004

8.1.1 Development Fees

The Planning and Building department shall continue to review development fees and facility financing to assure that they are as cost-effective as possible. The City will continue to consider subsidizing or deferring fees for affordable units on a case-by-case basis.

8.1.2 Expeditious Project Processing

The Planning and Building and Community Development departments will continue to use a team approach to the application processing of affordable low and moderate income residential developments. The Departments will continue to implement their project manager system that specifically assigns an Entitlement Project Manager (project planner) and a Community Development Project Coordinator to shepherd projects through the review process and coordinate post-entitlement issues. Additionally, the Planning and Building department, in consultation with the Community Development Department, will assign priority processing of the necessary entitlements and plan checks for such residential development projects which do not require extensive engineering or environmental review. Such affordable housing projects are time sensitive due to deadlines established for the funding sources.

8.1.3 Evaluating Requests for Assistance

The City shall consider assisting developers when necessary to enable residential projects to provide preferable product type or affordability in excess of the requirements of the City's Affordable Housing Program. Assistance will be offered to the extent that resources and programs are available and to the extent that the residential development assists the City in achieving its housing goals. The Community Development department shall establish specific procedures for evaluating requests for subsidies involving fees, land write downs, and other forms of City assistance. Evaluation of requests for assistance shall be based on, but not limited to, the effectiveness of the assistance in achieving a preferable

product type and/or the affordability objectives of the Housing Element, the capability of the development team, the reasonableness of development costs and justification of subsidy needs, and the extent to which other resources are used to leverage the requested assistance. Priority for financial assistance would be for those projects that have both of the following characteristics: 1) a substantial number of the project's units have three bedrooms or more; and 2) a substantial number of the units are affordable to very low-income households (50 percent of area median income or less).

8.1.4 Flexible Development Standards

The Planning and Building department shall continue to encourage the use of flexible development standards through the Planned Community (PC) Zone and Precise Plan (P) Modifying District, where such are clearly identified with increased availability of affordable housing.

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